

Fill in this information to identify the case:

Debtor 1 Mao Elijah Glynn

Debtor 2 Cristina Howard Glynn; fka Cristina M. Howard  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:17-bk-10117

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Igloo Series II Trust

Court claim no. (if known): 12-1

Last 4 digits of any number you use to  
identify the debtor's account:

4 7 5 1**Date of payment change:**Must be at least 21 days after date  
of this notice03/01/2019**New total payment:**\$ 1,346.66

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 682.14New escrow payment: \$ 554.82**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Mao Elijah Glynn Case number (if known) 1:17-bk-10117  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Jon J. Lieberman Date 01/29/2019  
Signature

Print: Jon J. Lieberman Title Attorney for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address P.O. Box 476  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION**

In Re:

Case No. 1:17-bk-10117

Mao Elijah Glynn  
Cristina Howard Glynn  
*fka* Cristina M. Howard

Chapter 13

Debtors.

Judge Beth A. Buchanan

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on January 29, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on January 29, 2019 addressed to:

Mao Elijah Glynn, Debtor  
11085 Embassy Drive  
Cincinnati, OH 45240

Cristina Howard Glynn, Debtor  
11085 Embassy Drive  
Cincinnati, OH 45240

Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (0058394)  
Sottile & Barile, Attorneys at Law  
P.O. Box 476  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor

SPV Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: January 21, 2019

MAO GLYNN  
 CRISTINA GLYNN  
 11085 EMBASSY DR  
 CINCINNATI OH 45240

Loan:

Property Address:  
 11085 EMBASSY DRIVE  
 CINCINNATI, OH 45240

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2018 to Feb 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Mar 01, 2019:
Principal & Interest Pmt:	791.84	791.84
Escrow Payment:	682.14	554.82
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,473.98	\$1,346.66

Escrow Balance Calculation	
Due Date:	Jan 01, 2019
Escrow Balance:	437.51
Anticipated Pmts to Escrow:	1,364.28
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,801.79

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,828.55	(2,895.59)
Mar 2018	609.52	366.93		*		2,438.07	(2,528.66)
Apr 2018	609.52	682.14		*		3,047.59	(1,846.52)
May 2018	609.52	682.14		*		3,657.11	(1,164.38)
May 2018				2,320.35	* County Tax	3,657.11	(3,484.73)
Jun 2018	609.52	682.14	2,217.06	*	* County Tax	2,049.57	(2,802.59)
Jul 2018	609.52			*		2,659.09	(2,802.59)
Aug 2018	609.52	1,364.28		*		3,268.61	(1,438.31)
Aug 2018		2,802.59		*	* Escrow Only Payment	3,268.61	1,364.28
Sep 2018	609.52	682.14		*		3,878.13	2,046.42
Sep 2018				1,928.12	* Homeowners Policy	3,878.13	118.30
Oct 2018	609.52	682.14	2,776.82	*	* Homeowners Policy	1,710.83	800.44
Nov 2018	609.52	682.14		*		2,320.35	1,482.58
Dec 2018	609.52	1,364.28		*		2,929.87	2,846.86
Jan 2019	609.52		2,320.35	2,409.35	* County Tax	1,219.04	437.51
Feb 2019	609.52			*		1,828.56	437.51
					Anticipated Transactions	1,828.56	437.51
Jan 2019		682.14					1,119.65
Feb 2019		682.14					1,801.79
	\$7,314.24	\$11,355.20	\$7,314.23	\$6,657.82			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equalling \$7,314.25. Under Federal law, your lowest monthly balance should not have exceeded any \$250.04 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: January 21, 2019

MAO GLYNN

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,801.79	1,664.44
Mar 2019	554.82			2,356.61	2,219.26
Apr 2019	554.82			2,911.43	2,774.08
May 2019	554.82			3,466.25	3,328.90
Jun 2019	554.82	2,320.35	County Tax	1,700.72	1,563.37
Jul 2019	554.82			2,255.54	2,118.19
Aug 2019	554.82			2,810.36	2,673.01
Sep 2019	554.82			3,365.18	3,227.83
Oct 2019	554.82	1,928.12	Homeowners Policy	1,991.88	1,854.53
Nov 2019	554.82			2,546.70	2,409.35
Dec 2019	554.82			3,101.52	2,964.17
Jan 2020	554.82	2,409.35	County Tax	1,246.99	1,109.64
Feb 2020	554.82			1,801.81	1,664.46
	<u>\$6,657.84</u>	<u>\$6,657.82</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,109.64. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,109.64 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,801.79. Your starting balance (escrow balance required) according to this analysis should be \$1,664.44. This means you have a surplus of \$137.35. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be \$6,657.82. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Document

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Unadjusted Escrow Payment	554.82
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$554.82</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**